

# Proposed 2005-07 Policy Initiative

<b>Name of Initiative</b>	Health Insurance Coverage of Preventive Services for Children
<b>Sponsor</b>	Dr. Charles Chu, Children's Health and Well-Being
<b>Lead Staff</b>	Tara Wolff
<b>Other Committees</b>	Access
<b>Summary</b>	Work with insurance companies, employers, and others to identify strategies to improve insurance coverage for clinical prevention services for children, such as counseling for behavioral risks, immunizations, and screening tests.
<b>SHR Strategic Direction</b>	<input checked="" type="checkbox"/> Maintain and improve the public health system <input checked="" type="checkbox"/> Ensure fair access to critical health services <input type="checkbox"/> Improve health outcomes and increase value <input type="checkbox"/> Explore ways to reduce health disparities <input type="checkbox"/> Improve nutrition and increase physical activity <input type="checkbox"/> Reduce tobacco use <input type="checkbox"/> Safeguard environments that sustain human health
<b>Governor's Initiatives</b>	<input checked="" type="checkbox"/> Cost Containment <input checked="" type="checkbox"/> Cover all Kids by 2010 <input checked="" type="checkbox"/> Healthiest State in the Nation
<b>Possible Partners</b>	DOH DSHS – MAA Private Health Insurance Companies representatives Association of Washington Healthcare Plans Office of the Insurance Commissioner Association of Washington Business Washington Chapters of American Academy of Pediatrics and the American Academy of Family Medicine
<b>Criteria</b>	<input checked="" type="checkbox"/> Does the issue involve multiple agencies? <input checked="" type="checkbox"/> Can a measurable difference be made? <input checked="" type="checkbox"/> Prevalence, Severity and availability of interventions <input checked="" type="checkbox"/> Level of public input/demand <input checked="" type="checkbox"/> Does it involve the entire state? <input type="checkbox"/> Does the Board have statutory authority? <input checked="" type="checkbox"/> Do the resources exist to deal with the issue? <input checked="" type="checkbox"/> Does the Board have a potentially unique role?

## **Problem Statement**

Many diseases and disorders of childhood, adolescence, and adulthood can be prevented or lessened in severity if detected early. There is also research to indicate that preventive services can help reduce hospitalizations and decrease Emergency Department use for childhood illnesses (for example, asthma).

Effective preventive care includes providing many kinds of screening, counseling, and immunization services:

- Immunizing children against a range of diseases.
- Routinely measuring childrens' height and weight.
- Conducting vision screening regularly.
- Counseling children and their parents about which foods to eat and which to avoid.
- Talking to children about the importance of exercise in staying healthy throughout life.
- Screening those at risk for high cholesterol, sexually transmitted diseases, alcohol problems, tobacco, lead poisoning, and more.

The majority of children receive their health coverage through employer sponsored plans. In Washington State (2002), 55.9 percent of children aged 0-18 years are insured through employer plans, 3 percent through individual plans, 36.5 percent are insured through public means (such as Medicaid or SCHIP), and 4.5 percent are uninsured. Antidotal evidence from conversations with physicians suggests that there is a need to increase preventive services offered to children through employer sponsored plans.

The report on the employer survey, *Private Health Insurance Coverage for Children: A Survey of 450 Employers*, and *Preventive Service: Helping Employers Expand Coverage*, included the following findings:

- The vast majority of employers believe that providing employees with health insurance for their children is "the right thing to do."
- Half of the employers characterize the package of services covered under the health insurance plans that families generally select as a "minimum" basic benefits package (such as prescription drugs; physical, occupational, and speech therapies; and dental care are not covered).
- Employers contribute less toward the coverage for their employees' dependent children than they do for their employees.
- A majority of employers expressed interest in possibly expanding health insurance to offer more parenting education programs, preventive visits (so that children's developmental and behavior problems can be identified and treated before they become more serious), and mental health counseling and support for children and their families.
- Large employers provide more preventive services than small ones.
- Employers indicate they need more cost and return-on-investment information.

## **Potential Strategies**

Since the majority of Washington State children are insured through employer-sponsored private health insurance, this proposal for strategies will focus its attention on prevention services offered through those insurers. Conduct a forum, hosted by the Board and other state agencies inviting business leaders and insurance companies to discuss (1) the importance of providing health insurance with an array of prevention services for children and (2) ways of encouraging employers and insurance to provide such services.

## **Criteria**

### **Does the issue involve multiple agencies?**

Yes. See potential partners list above.

### **Can a measurable difference be made?**

Yes. Forum results can be measured by an increase in awareness and a commitment to change. Policies can be monitored for change and insurance company coverage can be reviewed.

### **Prevalence, Severity and availability of interventions**

In Washington State (2002), 55.9 percent of children aged 0-18 years were insured through employer plans or just over 693,000 children. Interventions are available.

### **Level of public input/demand**

The burden of purchasing health care services not sufficiently covered by insurance for their children is untenable for many parents in Washington State. The public is concerned about the rising costs of health care and lists it as an important issue. The issue of health care tied with "terrorism/national security" as No. 3 on the public's list of most pressing problems, just behind the war in Iraq and the economy, according to the results recently reported by the Kaiser Family Foundation and the Harvard School of Public Health.

### **Does it involve the entire state?**

Yes.

### **Does the Board have statutory authority?**

None needed.

### **Do the resources exist to deal with the issue?**

Yes, potentially.

### **Does the Board have a potentially unique role?**

Yes, as a convener.